

SYSTEM AND METHOD FOR PREPAID ACCOUNT REPLENISHMENT**ABSTRACT OF THE DISCLOSURE**

A system and method for replenishing prepaid account balances is disclosed.

Consumers are issued a prepaid account card similar to a credit card. Funds are added to prepaid accounts at retail locations by providing cash or equivalent to a clerk along with the prepaid account card. The clerk swipes the prepaid account card in an authorization terminal and rings up the transaction in a manner similar to a normal credit card transaction. The transaction is transmitted to a bank which processes the transaction and notifies a replenishment system that the customer has added value to the prepaid account. The replenishment system provides the customer with a confirmation number associated with the transaction. The replenishment system notifies a prepaid engine for the prepaid account. The prepaid engine updates the user's prepaid account balance, thereby making funds available for future purchases by the user. The user may also add funds to the prepaid account via an automated teller machine (ATM), via the Internet or by dialing certain feature codes on a wireless telephone.

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